



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name SVB FINANCIAL GROUP

City/State SANTA CLARA, CA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 163,402,747

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SVB FINANCIAL GROUP
3003 TASMAN DRIVE

SANTA CLARA, CA 95054

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	137,689,477	75,073,007	85,341,180	63,204,818	55,389,718
Net income (\$000)	1,051,658	369,151	1,208,368	1,136,856	973,840
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.03	2.65	15	2.78	2.84	41	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66
+ Non-interest income	2.03	1.11	87	1.62	1.14	77	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59
- Overhead expense	1.87	2.24	28	2.37	2.63	45	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
- Provision for credit losses	0.08	-0.15	89	0.80	0.85	53	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64
+ Securities gains (losses)	0	0.01	26	0.16	0.03	96	0.07	0.02	88	-0.01	0.01	14	0	0	29
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	79	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.27	1.79	80	1.40	0.64	85	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94
Net operating income	1.53	1.36	68	0.98	0.48	78	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91
Net income	1.53	1.35	68	0.98	0.50	78	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.18	3.14	8	3.07	3.78	13	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17
Interest expense	0.06	0.27	7	0.15	0.66	0	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1
Net interest income (tax equivalent)	2.11	2.85	15	2.92	3.10	35	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.42	0.13	94	0.23	0.28	56	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65
Earnings coverage of net loan and lease losses (X)	15.75	4.52	55	20.42	21.56	67	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.78	1.39	12	1.61	1.51	66	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65
Allowance for loan and lease losses / Total loans and leases	0.78	1.37	13	1.61	1.48	67	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.16	0.63	9	0.26	0.66	12	0.23	0.71	10	0.31	0.57	23	0.33	0.61	21
30-89 days past due loans and leases / Total loans and leases	0.03	0.27	7	0.05	0.36	7	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63
Liquidity and Funding															
Net noncore funding dependence	-7.11	-1.82	34	-10.58	6.94	9	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8
Net short-term noncore funding dependence	-16.41	-8.21	20	-20.28	-2.29	9	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12
Net loans and leases / Total assets	30.82	59.81	6	42.02	63.21	11	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
Capitalization															
Tier 1 leverage ratio	7.77	9.11	15	8.68	9.03	42	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31
Holding company equity capital / Total assets	7.14	10.88	5	8.51	11.06	14	7.08	11.16	5	9.06	12.43	10	8.97	12.22	7
Total equity capital (including minority interest) / Total assets	7.32	11.01	3	8.68	11.18	14	7.27	11.29	4	9.28	12.57	12	9.23	12.27	9
Common equity tier 1 capital / Total risk-weighted assets	11.93	12.69	43	12.63	12.01	70	11.04	12.38	32	12.58	12.17	65	13.41	12.12	77
Net loans and leases / Equity capital (X)	4.32	5.51	24	4.94	5.78	32	5.44	5.58	48	5.08	5.21	50	5.48	5.29	53
Cash dividends / Net income	1.71	25.30	11	2.16	60.26	10	1.42	42.30	9	0	33.12	3	0	27.31	5
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	89.99	9.29	98	34.80	17.07	90	62.57	16.68	96	25.19	9.26	85	11.33	7	77
Equity capital	59.40	9.31	94	31.78	6.16	93	27.04	6.99	91	26.47	10.49	84	22.40	7.89	86
Net loans and leases	39.35	0.79	96	25.01	13.26	85	36.14	9.07	93	17.12	9.10	82	22.78	7.89	89
Noncore funding	88	-23.76	99	36.72	-2.41	90	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0.01	1.02	73	0	1.14	37
Long-term debt / Equity capital	15.72	11.05	75	11.52	13.39	60	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68
Equity investment in subsidiaries / Equity capital	97.91	103.07	20	86.45	103.11	2	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7
Cash from ops + noncash items + op expense / Op expense + dividends	22.60	130.64	11	235.41	154.33	77	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	903,037	747,679	1,520,021	1,599,165	1,358,480	20.78	123.95
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	903,037	747,679	1,520,021	1,599,165	1,357,522	20.78	123.95
Tax-exempt income on loans and leases.....	0	0	0	0	958		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	248		
Income on loans and leases (tax equivalent).....	903,037	747,679	1,520,021	1,599,165	1,358,728	20.78	123.95
Investment interest income (tax equivalent).....	532,028	330,865	712,471	627,069	585,176	60.80	196.72
Interest on balances due from depository institutions.....	6,663	19,180	24,259	91,661	32,659	-65.26	89.72
Interest income on other earning assets.....	903	1,048	2,084	4,482	5,308	-13.84	-20.93
Total interest income (tax equivalent).....	1,442,631	1,098,772	2,258,835	2,322,377	1,981,871	31.29	145.69
Interest on time deposits of \$250K or more.....	142	354	662	151	14	-59.89	
Interest on time deposits < \$250K.....	24	45	89	69	10	-46.67	
Interest on foreign office deposits.....	1,420	5,148	6,590	25,524	1,175	-72.42	158.65
Interest on other deposits.....	20,622	37,544	52,877	151,928	28,106	-45.07	998.08
Interest on other borrowings and trading liabilities.....	20	3,307	3,314	3,592	14,580	-99.40	-99.03
Interest on subordinated debt and mandatory convertible securities.....	19,729	7,463	21,795	31,543	32,036	164.36	20.45
Total interest expense.....	41,957	53,861	85,327	212,807	75,921	-22.10	100.81
Net interest income (tax equivalent).....	1,400,674	1,044,911	2,173,508	2,109,570	1,905,950	34.05	147.34
Non-interest income.....	1,395,369	608,332	1,683,750	1,222,310	742,916	129.38	649.13
Adjusted operating income (tax equivalent).....	2,796,043	1,653,243	3,857,258	3,331,880	2,648,866	69.12	271.54
Overhead expense.....	1,288,804	888,333	2,065,110	1,613,493	1,191,772	45.08	218.71
Provision for credit losses.....	53,640	300,848	189,443	94,183	84,291		-23.01
Securities gains (losses).....	0	61,165	61,165	-3,905	-740	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	1	0	0		
Pretax net operating income (tax equivalent).....	1,562,239	525,917	1,758,111	1,622,351	1,372,111	197.05	438.55
Applicable income taxes.....	360,424	137,226	447,587	425,685	351,561	162.65	203.82
Tax equivalent adjustments.....	12,044	7,253	16,230	11,949	9,202	66.06	2446.30
Applicable income taxes (tax equivalent).....	372,468	144,479	463,817	437,634	360,763	157.80	212.73
Minority interest.....	138,113	12,287	85,926	47,861	37,508	1024.06	
Net income before discontinued operations, net of minority interest.....	1,051,658	369,151	1,208,368	1,136,856	973,840	184.89	510.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,051,658	369,151	1,208,368	1,136,856	973,840	184.89	510.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,189,771	381,438	1,294,294	1,184,717	1,011,348	211.92	595.87
Investment securities income (tax equivalent).....	532,028	330,865	712,471	627,069	585,176	60.80	196.72
US Treasury and agency securities (excluding mortgage-backed securities).....	45,909	56,318	103,003	124,944	140,993	-18.48	-49.22
Mortgage-backed securities.....	426,778	239,679	531,817	443,956	400,615	78.06	389.22
All other securities.....	59,341	34,868	77,651	58,169	43,568	70.19	3498.61
Cash dividends declared.....	17,985	7,963	17,150	0	0	125.86	
Common.....	0	0	0	0	0		
Preferred.....	17,985	7,963	17,150	0	0	125.86	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.10	2.92	10	2.93	3.46	17	2.65	3.27	14	3.67	4	24	3.58	3.87	28
Less: Interest expense	0.06	0.25	8	0.14	0.61	1	0.10	0.48	1	0.34	0.98	6	0.14	0.79	2
Equals: Net interest income (tax equivalent)	2.03	2.65	15	2.78	2.84	41	2.55	2.77	29	3.34	3.01	63	3.44	3.08	66
Plus: Non-interest income	2.03	1.11	87	1.62	1.14	77	1.97	1.21	84	1.93	1.32	79	1.34	1.31	59
Equals: adjusted operating income (tax equivalent)	4.06	3.82	67	4.40	4.05	72	4.52	4.04	77	5.27	4.41	84	4.78	4.46	71
Less: Overhead expense	1.87	2.24	28	2.37	2.63	45	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
Less: Provision for credit losses	0.08	-0.15	89	0.80	0.85	53	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0.16	0.03	96	0.07	0.02	88	-0.01	0.01	14	0	0	27
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	79	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.27	1.79	80	1.40	0.64	85	2.06	1.04	94	2.57	1.56	95	2.48	1.57	94
Less: Applicable income taxes (tax equivalent)	0.54	0.41	79	0.38	0.16	90	0.54	0.23	96	0.69	0.36	94	0.65	0.33	95
Less: Minority interest	0.20	0	96	0.03	0	96	0.10	0	96	0.08	0	96	0.07	0	97
Equals: Net operating income	1.53	1.36	68	0.98	0.48	78	1.42	0.81	90	1.80	1.19	94	1.76	1.24	91
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.53	1.35	68	0.98	0.50	78	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Memo: Net income (last four quarters)	1.62	1.25	81	1.26	0.81	82	1.42	0.82	89	1.80	1.19	94	1.76	1.24	91
Net income—BHC and noncontrolling (minority) interest	1.73	1.37	81	1.02	0.50	78	1.52	0.83	92	1.87	1.20	96	1.83	1.25	94
Margin Analysis															
Average earning assets / Average assets	96.27	93.15	86	95.40	91.74	87	95.79	92.32	87	95.50	91.05	89	96.74	91.48	93
Average interest-bearing funds / Average assets	29.99	62.32	0	31.23	65.48	0	31.59	64.06	0	26.64	65.57	1	18.76	65.56	0
Interest income (tax equivalent) / Average earning assets	2.18	3.14	8	3.07	3.78	13	2.76	3.55	11	3.85	4.41	17	3.70	4.24	17
Interest expense / Average earning assets	0.06	0.27	7	0.15	0.66	0	0.10	0.52	1	0.35	1.08	5	0.14	0.86	1
Net interest income (tax equivalent) / Average earning assets	2.11	2.85	15	2.92	3.10	35	2.66	3.01	23	3.50	3.33	55	3.56	3.38	54
Yield or Cost															
Total loans and leases (tax equivalent)	3.76	4.05	35	4.26	4.44	45	4.08	4.27	43	5.35	5.09	72	5.30	4.95	76
Interest-bearing bank balances	0.07	0.11	12	0.42	0.50	42	0.21	0.27	37	1.60	2.04	25	1.61	1.64	46
Federal funds sold and reverse repos	0.02	0.26	36	0.29	0.94	24	0.31	0.68	37	1.26	2.44	14	1.84	2.17	32
Trading assets	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.16	3.11	8	3.05	3.74	13	2.74	3.51	11	3.83	4.36	18	3.68	4.20	18
Investment securities (tax equivalent)	1.65	1.80	42	2.49	2.51	45	2.23	2.25	47	2.58	2.76	37	2.36	2.68	24
US Treasury and agency securities (excluding mortgage-backed securities)	1.59	1.28	71	2.48	2.01	76	2.20	1.75	73	2	2.32	33	1.86	2.05	37
Mortgage-backed securities	1.32	1.56	25	2.24	2.33	34	1.91	2.05	30	2.63	2.61	55	2.56	2.50	58
All other securities	2.31	2.91	33	3.20	3.48	46	2.83	3.24	35	3.47	4.06	34	3.04	4.20	21
Interest-bearing deposits	0.11	0.24	23	0.41	0.70	19	0.24	0.53	15	1.09	1.10	53	0.35	0.81	10
Time deposits of \$250K or more	0.83	0.76	60	1.67	1.67	44	1.49	1.42	55	0.72	1.96	4	0.07	1.44	3
Time deposits < \$250K	0.59	0.72	40	1.09	1.58	15	1.13	1.36	26	0.86	1.82	7	0.11	1.29	1
Other domestic deposits	0.13	0.17	43	0.43	0.50	46	0.25	0.36	37	1.24	0.93	77	0.48	0.67	32
Foreign deposits	0.04	0.12	48	0.24	0.59	25	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9
Federal funds purchased and repos		0.19		1.56	0.85	87	1.56	0.62	88	2.55	1.86	81	2.33	1.51	81
Other borrowed funds and trading liabilities	0	1.31	3	0.42	1.62	7	0.35	1.50	6	0.40	2.38	3	1.22	2.28	6
All interest-bearing funds	0.20	0.40	18	0.46	0.92	11	0.32	0.74	9	1.26	1.49	34	0.73	1.19	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	1,395,369	608,332	1,683,750	1,222,310	742,916
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	49,728	42,732	85,019	83,958	71,775
Trading revenue	6,356	9,363	23,183	32,047	9,330
Investment banking fees and commissions	320,602	296,582	612,792	433,568	130,325
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	365,521	18,008	274,800	129,385	116,985
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	0	335	335	0	0
Other non-interest income	653,162	241,312	687,621	543,352	414,501
Total overhead expenses	1,288,804	888,333	2,065,110	1,613,493	1,191,772
Personnel expense	868,652	573,558	1,314,840	985,538	724,451
Net occupancy expense	48,813	47,285	133,636	87,710	69,740
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,144	2,691	5,382	11,483	0
Other operating expenses	367,195	264,799	611,252	528,762	397,581
Fee income on mutual funds and annuities	23,902	67,562	100,650	116,961	86,278
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	4,930	3,984	4,460	3,564	2,900
Average personnel expense per employee	176.20	143.97	294.81	276.53	249.81
Average assets per employee	27,928.90	18,843.63	19,134.79	17,734.24	19,099.90

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.71	2.15	47	11.11	2.20	96	5.98	2.02	86	9.57	2.72	92	11.61	3.08	94
Overhead expenses / Net Interest Income + non-interest income	46.29	59.03	11	53.97	63.28	15	53.76	62.28	19	48.60	61.29	11	45.15	60.88	9
Percent of Average Assets															
Total overhead expense	1.87	2.24	28	2.37	2.63	45	2.42	2.57	52	2.55	2.69	46	2.15	2.71	21
Personnel expense	1.26	1.25	56	1.53	1.31	71	1.54	1.30	74	1.56	1.41	63	1.31	1.44	37
Net occupancy expense	0.07	0.24	3	0.13	0.26	8	0.16	0.26	11	0.14	0.28	9	0.13	0.28	6
Other operating expenses	0.54	0.73	24	0.71	0.99	30	0.72	0.94	37	0.85	0.97	49	0.72	0.97	24
Overhead less non-interest income	-0.15	1.10	6	0.75	1.36	14	0.45	1.25	10	0.62	1.32	11	0.81	1.38	13
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	46.09	58.45	12	53.73	62.83	17	53.54	61.82	20	48.43	60.64	10	44.99	60.37	9
Personnel expense	31.07	33.10	32	34.69	32.43	61	34.09	32.36	58	29.58	32.39	32	27.35	32.51	20
Net occupancy expense	1.75	6.33	3	2.86	6.65	8	3.46	6.58	10	2.63	6.52	6	2.63	6.48	5
Other operating expenses	13.28	18.60	10	16.18	23.06	18	15.99	22.28	20	16.21	21.20	20	15.01	20.90	13
Total non-interest income	49.91	28.18	87	36.80	27.40	75	43.65	28.83	82	36.69	29.23	72	28.05	28.50	56
Fiduciary activities income	0	2.24	12	0	2.10	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	1.78	3.19	26	2.58	3.35	33	2.20	3.27	30	2.52	3.88	31	2.71	4.15	33
Trading revenue	0.23	0.72	61	0.57	1.60	57	0.60	1.28	59	0.96	1.18	62	0.35	0.85	57
Investment banking fees and commissions	11.47	2.52	90	17.94	2.64	93	15.89	2.46	93	13.01	3.54	88	4.92	3.42	78
Insurance activities revenue	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	13.07	0.02	99	1.09	0	98	7.12	0.01	99	3.88	0.02	99	4.42	0.02	99
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.83	3	0.02	2.89	14	0.01	3.92	13	0	1.86	12	0	1.61	10
Other non-interest income	23.36	9.26	91	14.60	9.31	82	17.83	9.65	86	16.31	10.04	83	15.65	9.86	83
Overhead less non-interest income	-3.81	29.94	6	16.94	34.19	14	9.89	31.93	10	11.74	31.06	11	16.95	31.46	15
Applicable income taxes / Pretax net operating income (tax equivalent)	23.07	21.54	67	26.09	18.39	89	25.46	18.63	92	26.24	20.56	88	25.62	19.04	90
Applicable income tax + TE / Pretax net operating income + TE	23.84	23.10	64	27.47	22.75	82	26.38	21.18	89	26.98	23.23	85	26.29	21.56	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,252,950	4,501,950	4,939,584	4,267,870	3,483,231	16.68	109.45
Commercial and industrial loans	14,853,661	14,448,437	14,713,290	11,428,627	11,408,004	2.80	54.03
Loans to individuals	341,116	195,557	354,564	181,166	146,971	74.43	400.41
Loans to depository institutions and acceptances of other banks	328	6,033	0	36,130	35,201	-94.56	-93.61
Agricultural loans	0	20,258	500	1,330	6,563	-100.00	-100.00
Other loans and leases	30,306,055	17,554,987	25,173,550	17,412,582	13,431,342	72.64	350.71
Less: Unearned income	0	0	0	163,069	173,032		-100.00
Loans and leases, net of unearned income	50,754,110	36,727,222	45,181,488	33,164,636	28,338,280	38.19	169.48
Less: Allowance for loan and lease losses	395,846	589,828	447,765	304,924	280,903	-32.89	61.75
Net loans and leases	50,358,264	36,137,394	44,733,723	32,859,712	28,057,377	39.35	170.90
Debt securities that reprice or mature in over 1 year	83,749,563	30,548,408	47,414,670	25,646,629	20,632,262	174.15	333.54
Mutual funds and equity securities	106,937	45,288	280,804	59,200	23,354	136.13	1588.03
Subtotal	134,214,764	66,731,090	92,429,197	58,565,541	48,712,993	101.13	254.01
Interest-bearing bank balances	21,806,837	12,972,922	16,634,857	5,677,082	2,890,856	68.10	1754.93
Federal funds sold and reverse repos	761,875	317,048	226,847	289,340	123,611	140.30	141.05
Debt securities that reprice or mature within 1 year	123,898	762,550	90,312	2,211,236	2,645,223	-83.75	-93.62
Trading assets	237,609	269,348	289,949	198,596	104,134	-11.78	45.87
Total earning assets	157,144,983	81,052,958	109,671,162	66,941,795	54,476,817	93.88	278.59
Non-interest-bearing cash and due from depository institutions	1,067,780	979,091	725,980	683,250	524,484	9.06	215.87
Premises, fixed assets, and leases	305,502	309,063	294,155	285,628	81,205	-1.15	453.38
Other real estate owned	1,179	0	1,179	0	0		
Investment in unconsolidated subsidiaries	115,481	105,863	115,232	74,190	76,412	9.09	45.04
Intangible and other assets	4,773,133	3,558,932	5,239,129	3,399,152	1,861,571	34.12	309.01
Total assets	163,402,747	86,005,685	116,046,446	71,384,015	57,020,489	89.99	278.70
Quarterly average assets	150,777,675	77,988,833	103,345,041	69,265,893	57,714,791	93.33	248.08
Average loans and leases (YTD)	48,046,690	35,086,444	37,254,131	29,906,517	25,618,514	36.94	172.90
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	50,754,110	36,727,222	45,181,488	33,164,636	28,338,280	38.19	169.48
Real estate loans secured by 1-4 family	4,288,759	3,477,687	3,916,802	3,188,585	2,600,441	23.32	146.16
Commercial real estate loans	253,667	289,737	282,529	354,527	266,647	-12.45	11.21
Construction and land development	60,927	116,253	84,215	151,353	147,113	-47.59	-50.76
Multifamily	3,925	6,930	3,965	5,916	6,797	-43.36	-43.34
Nonfarm nonresidential	188,815	166,554	194,349	197,258	112,737	13.37	93.79
Real estate loans secured by farmland	710,524	734,526	740,253	724,757	616,143	-3.27	32.16
Total investment securities	83,980,398	31,356,246	47,785,786	27,917,065	23,300,839	167.83	294.93
U.S. Treasury securities	6,234,992	4,535,235	4,469,727	6,894,010	4,738,259	37.48	-30.55
US agency securities (excluding mortgage-backed securities)	632,602	555,939	639,573	618,275	1,725,107	13.79	-78.38
Municipal securities	5,265,027	2,154,441	3,635,194	1,785,951	1,575,421	144.38	8933.40
Mortgage-backed securities	71,352,439	24,042,818	38,735,996	18,550,590	15,232,887	196.77	667.45
Asset-backed securities	0	0	0	0	0		
Other debt securities	388,401	22,525	24,492	9,039	5,811	1624.31	
Mutual funds and equity securities	106,937	45,288	280,804	59,200	23,354	136.13	1588.03
Available-for-sale securities	23,875,671	18,451,913	30,912,438	14,014,919	7,790,043	29.39	82.76
U.S. Treasury securities	6,234,992	4,535,235	4,469,727	6,894,010	4,738,259	37.48	-30.55
US agency securities (excluding mortgage-backed securities)	80,574	102,659	237,308	99,547	1,084,117	-21.51	-96.55
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	17,544,609	13,791,494	26,180,911	7,012,323	1,961,856	27.21	906.00
Asset-backed securities	0	0	0	0	0		
Other debt securities	15,496	22,525	24,492	9,039	5,811	-31.21	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	109,411	682,416	624,326	272,327	-299,206	-83.97	-10.03
Available-for-sale securities appreciation (depreciation)	100,171	651,324	667,542	120,572	-72,269	-84.62	-51.13
Structured notes, fair value	0	0	0	0	0		
Pledged securities	4,497,621	4,679,491	4,623,921	3,194,090	3,593,495	-3.89	65.75

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	4,462,277	2,432,378	4,451,921	3,175,766	3,156,439	83.45	11.87
NOW, ATS and transaction accounts	236,821	133,460	216,985	21,992	21,704	77.45	1379.76
Time deposits less brokered deposits < \$250K	5,356	8,184	7,120	8,040	8,459	-34.56	
MMDA and other savings accounts	128,025,887	65,266,577	89,370,911	52,558,046	41,483,599	96.16	312.09
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	132,730,341	67,840,599	94,046,937	55,763,844	44,670,201	95.65	278.36
Time deposits of \$250K or more	28,496	60,457	45,934	25,820	17,074	-52.87	
Foreign deposits	13,085,918	6,779,460	8,425,853	6,348,604	4,735,285	93.02	426.36
Federal funds purchased and repos	0	0	0	0	319,414		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	33,783	153,731	21,459	18,596	312,380	-78.02	-93.47
Other borrowings w/remaining maturity over 1 year	0	0	0	217,977	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	13,148,197	6,993,648	8,493,246	6,610,997	5,384,153	88.00	332.72
Trading liabilities	214,382	170,743	216,912	135,830	96,956	25.56	-3.84
Subordinated notes and debentures + trust preferred securities	1,834,213	843,220	843,628	347,987	696,465	117.52	130.33
Other liabilities	3,508,204	2,689,162	4,012,232	1,904,277	907,871	30.46	832.62
Total liabilities	151,435,337	78,537,372	107,612,955	64,762,935	51,755,646	92.82	283.24
Equity Capital							
Perpetual preferred stock (including surplus)	2,064,414	340,138	340,138	340,138	0	506.93	
Common stock	55	52	52	52	53	5.77	5.77
Common surplus	2,755,104	1,522,728	1,585,244	1,470,071	1,378,438	80.93	127.73
Retained earnings	6,705,423	4,841,720	5,671,749	4,575,601	3,791,838	38.49	209.61
Accumulated other comprehensive income	141,768	614,735	622,517	84,445	-54,120	-76.94	9.12
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	11,666,764	7,319,373	8,219,700	6,470,307	5,116,209	59.40	232.81
Noncontrolling (minority) interest in subsidiaries	300,646	148,940	213,791	150,773	148,634	101.86	134.48
Total equity capital, including minority interest	11,967,410	7,468,313	8,433,491	6,621,080	5,264,843	60.24	229.34
Total liabilities and capital	163,402,747	86,005,685	116,046,446	71,384,015	57,020,489	89.99	278.70
Memoranda							
Non-interest-bearing deposits	101,265,604	49,335,632	67,056,156	41,222,031	39,197,083	105.26	234.29
Interest-bearing deposits	44,579,151	25,344,884	35,462,568	20,916,237	10,225,477	75.89	509.94
Total deposits	145,844,755	74,680,516	102,518,724	62,138,268	49,422,560	95.29	287.87
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,219,700	6,470,307	6,470,307	5,116,209	4,179,795		
Accounting restatements	0	-35,049	-35,049	-583	0		
Net income	1,051,658	369,151	1,208,368	1,136,856	973,840		
Net sale of new perpetual preferred stock	1,724,276	0	0	340,138	0		
Net sale of new common stock	1,169,863	-7,363	55,153	-266,835	-83,061		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	5,958	0		
Less: Dividends declared	17,985	7,963	17,150	0	0		
Change in other comprehensive income	-480,748	530,290	538,071	138,564	-52,648		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	98,283		
Holding company equity capital, ending balance	11,666,764	7,319,373	8,219,700	6,470,307	5,116,209		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	3.21	36.32	5	5.23	36.22	8	4.26	36.22	6	5.98	37.78	11	6.11	37.19	10
Commercial and industrial loans	9.09	12.25	34	16.80	14.99	60	12.68	13.52	46	16.01	12.02	72	20.01	12.85	78
Loans to individuals	0.21	3.48	17	0.23	3.53	17	0.31	3.40	20	0.25	4.20	16	0.26	4.31	15
Loans to depository institutions and acceptances of other banks	0	0.01	68	0.01	0.04	71	0	0.03	31	0.05	0.04	80	0.06	0.05	83
Agricultural loans	0	0.21	12	0.02	0.20	45	0	0.19	23	0	0.24	30	0.01	0.30	37
Other loans and leases	18.55	4.22	96	20.41	4.66	97	21.69	4.63	97	24.39	5.01	98	23.56	5	98
Net loans and leases	30.82	59.81	6	42.02	63.21	11	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
Debt securities over 1 year	51.25	17.61	99	35.52	14.01	97	40.86	15.55	99	35.93	14.60	97	36.18	14.63	97
Mutual funds and equity securities	0.07	0.06	67	0.05	0.05	65	0.24	0.05	91	0.08	0.06	70	0.04	0.06	56
Subtotal	82.14	78.32	63	77.59	78.43	32	79.65	78.16	41	82.04	79.65	35	85.43	79.97	57
Interest-bearing bank balances	13.35	9.11	74	15.08	6.78	93	14.33	7.51	87	7.95	3.06	88	5.07	3.04	78
Federal funds sold and reverse repos	0.47	0.52	78	0.37	0.86	79	0.20	0.82	74	0.41	1.57	74	0.22	1.66	68
Debt securities 1 year or less	0.08	1.53	9	0.89	1.83	42	0.08	1.68	7	3.10	1.91	79	4.64	1.96	85
Trading assets	0.15	0.60	50	0.31	1.09	44	0.25	1.01	45	0.28	1.19	55	0.18	1.33	58
Total earning assets	96.17	91.43	97	94.24	90.72	87	94.51	91.05	89	93.78	89.53	90	95.54	89.74	94
Non-interest cash and due from depository institutions	0.65	1.01	25	1.14	1.08	56	0.63	1.07	15	0.96	1.14	37	0.92	1.21	30
Other real estate owned	0	0.02	21	0	0.03	3	0	0.02	16	0	0.03	4	0	0.04	2
All other assets	3.18	7.50	3	4.62	8.16	8	4.87	7.82	15	5.27	9.27	10	3.54	8.98	4
Memoranda															
Short-term investments	13.89	12.01	63	16.34	10.58	82	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73
U.S. Treasury securities	3.82	1.08	86	5.27	0.92	92	3.85	0.84	86	9.66	1.03	97	8.31	1.04	96
US agency securities (excluding mortgage-backed securities)	0.39	0.77	53	0.65	0.48	68	0.55	0.63	61	0.87	0.54	70	3.03	0.69	89
Municipal securities	3.22	1.72	78	2.50	1.45	73	3.13	1.69	75	2.50	1.34	76	2.76	1.62	73
Mortgage-backed securities	43.67	12.97	99	27.95	11.11	98	33.38	11.75	99	25.99	11.44	96	26.71	11.13	96
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.24	0.52	50	0.03	0.39	39	0.02	0.42	34	0.01	0.39	33	0.01	0.41	31
Loans held-for-sale	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	31.06	59.85	6	42.70	63.46	11	38.93	61.72	10	46.46	63.50	15	49.70	63.93	15
Real estate loans secured by 1-4 family	2.62	11.69	12	4.04	12.29	18	3.38	11.91	15	4.47	13.29	17	4.56	13.46	15
Revolving	0.04	1.45	12	0.10	1.80	15	0.04	1.66	13	0.08	2.07	16	0.12	2.27	15
Closed-end, secured by first liens	2.59	9.84	15	3.94	9.99	21	3.34	9.81	20	4.39	10.69	24	4.44	10.57	23
Closed-end, secured by junior liens	0	0.20	3	0	0.26	5	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0.16	22.48	3	0.34	21.90	5	0.24	22.22	4	0.50	22.23	6	0.47	21.58	7
Construction and land development	0.04	3.35	5	0.14	3.32	8	0.07	3.40	6	0.21	3.44	11	0.26	3.51	12
Multifamily	0	3.31	3	0.01	3.07	5	0	3.12	4	0.01	3.01	5	0.01	2.72	5
Nonfarm nonresidential	0.12	14.81	3	0.19	14.50	5	0.17	14.72	4	0.28	14.69	6	0.20	14.44	6
Real estate loans secured by farmland	0.43	0.34	69	0.85	0.33	80	0.64	0.33	76	1.02	0.36	81	1.08	0.41	80

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	10.35	59.66	3	12.26	55.37	6	10.93	57.15	4	12.87	57.46	7	12.29	56.49	5
Real estate loans secured by 1-4 family	8.45	19.82	19	9.47	19.50	18	8.67	19.43	20	9.61	20.75	19	9.18	21.10	18
Revolving	0.12	2.42	13	0.23	2.79	17	0.09	2.64	14	0.17	3.15	15	0.25	3.50	15
Closed-end	8.33	17.22	23	9.24	16.49	26	8.58	16.59	24	9.45	17.39	23	8.93	17.39	19
Commercial real estate loans	0.50	36.54	3	0.79	32.96	5	0.63	34.63	4	1.07	33.52	6	0.94	32.14	6
Construction and land development	0.12	5.50	4	0.32	4.97	10	0.19	5.26	7	0.46	5.09	11	0.52	5.20	10
1-4 family	0	1.11	4	0	0.93	5	0	0.93	5	0	0.94	7	0	1.02	14
Other	0.12	4.33	5	0.32	3.90	10	0.19	4.19	7	0.46	4.02	11	0.52	4.05	11
Multifamily	0.01	5.34	3	0.02	4.72	5	0.01	4.96	4	0.02	4.69	5	0.02	4.10	5
Nonfarm nonresidential	0.37	24.14	3	0.45	21.76	5	0.43	22.93	4	0.59	22.15	6	0.40	21.40	6
Owner-occupied	0.31	8.14	8	0.33	7.38	10	0.33	7.68	10	0.38	7.72	13	0.19	8.03	10
Other	0.06	15.71	3	0.12	14.16	5	0.10	14.95	4	0.22	14.34	5	0.21	13.38	6
Real estate loans secured by farmland	1.40	0.59	81	2	0.52	84	1.64	0.54	82	2.19	0.55	85	2.17	0.63	84
Loans to depository institutions and acceptances of other banks	0	0.03	69	0.02	0.07	71	0	0.06	31	0.11	0.11	82	0.12	0.12	84
Commercial and industrial loans	29.27	20.98	78	39.34	23.90	88	32.56	22.17	84	34.46	19.53	86	40.26	20.32	92
Loans to individuals	0.67	6.28	23	0.53	6.11	20	0.78	6.13	25	0.55	7.13	15	0.52	7.36	15
Credit card loans	0	0.51	44	0	0.64	46	0	0.65	47	0	0.81	45	0	1.02	44
Agricultural loans	0	0.37	12	0.06	0.31	46	0	0.32	24	0	0.37	29	0.02	0.46	40
Other loans and leases	59.71	8.03	97	47.80	8.93	93	55.72	9.09	96	52.50	9.85	95	47.40	9.66	94
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	43.64	383.17	3	62.07	392.62	9	61.23	381.27	8	65.04	391.26	10	63.19	379.80	9
Real estate loans secured by 1-4 family	35.63	124.52	15	47.94	133.24	18	48.55	125.03	20	48.59	138.18	16	47.17	137.84	16
Revolving	0.52	15.53	12	1.18	19.64	15	0.53	17.42	13	0.84	21.26	16	1.28	23.33	14
Closed-end	35.11	107.53	19	46.76	112.01	22	48.02	106.14	24	47.75	115.20	21	45.90	112.79	22
Commercial real estate loans	2.11	238.21	3	3.99	237.30	4	3.50	234.65	3	5.40	229.44	5	4.84	219.72	5
Construction and land development	0.51	35.52	4	1.60	35.78	9	1.04	35.62	6	2.31	34.95	10	2.67	35.36	11
1-4 family	0	7.06	3	0	6.74	5	0	6.34	5	0	6.61	6	0.01	7.04	13
Other	0.51	28.07	5	1.60	27.86	9	1.04	28.16	7	2.31	27.32	10	2.66	27.26	11
Multifamily	0.03	34.78	2	0.10	33.28	4	0.05	32.74	3	0.09	31.04	4	0.12	27.85	5
Nonfarm nonresidential	1.57	157.17	3	2.30	157.33	4	2.41	155.06	3	3.01	152.10	5	2.05	147.22	5
Owner-occupied	1.30	52.65	7	1.68	53.29	11	1.84	52.37	10	1.91	53.07	12	0.97	54.89	12
Other	0.27	102.08	3	0.62	101.60	4	0.57	100.54	3	1.10	97.41	5	1.08	91.80	5
Real estate loans secured by farmland	5.90	3.59	74	10.13	3.50	81	9.18	3.44	80	11.04	3.60	83	11.18	4.02	81
Loans to depository institutions and acceptances of other banks	0	0.18	69	0.08	0.38	70	0	0.28	31	0.55	0.44	81	0.64	0.54	83
Commercial and industrial loans	123.39	127.07	53	199.19	159.86	67	182.37	139.91	71	174.15	122.02	75	206.95	128.82	79
Loans to individuals	2.83	35.29	19	2.70	38.40	18	4.39	37.47	25	2.76	43.51	16	2.67	42.67	16
Credit card loans	0	2.61	45	0	3.43	45	0	3.30	47	0.01	4.34	45	0.01	5.31	44
Agricultural loans	0	2.01	12	0.28	2.03	45	0.01	1.88	24	0.02	2.18	29	0.12	2.72	38
Other loans and leases	251.76	46.75	97	242.02	51.14	96	312.03	49.54	96	265.34	52.44	97	243.66	51.79	98
Supplemental															
Non-owner occupied CRE loans / Gross loans	0.19	28.84	3	0.46	26.07	5	0.30	27.32	4	0.69	26.45	5	0.75	24.79	6
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0.81	187.37	2	2.31	186.18	4	1.66	183.76	3	3.50	178.57	4	3.87	167.93	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.11	244.59	3	3.99	244.21	4	3.50	240.85	3	5.40	236.10	4	4.84	225.98	5

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.89	12.01	63	16.34	10.58	82	14.61	11.17	72	11.46	7.63	76	9.93	7.80	73
Liquid assets	62.48	28.17	96	50.78	24.60	89	53.19	26.22	89	46.10	22.44	88	44.44	22.72	87
Investment securities	51.39	19.64	99	36.46	16.55	96	41.18	17.85	99	39.11	16.99	97	40.86	17.27	97
Net loans and leases	30.82	59.81	6	42.02	63.21	11	38.55	61.58	10	46.03	63.77	15	49.21	63.98	15
Net loans, leases and standby letters of credit	32.73	60.62	5	45.40	64.12	12	41.12	62.48	10	49.89	64.84	15	53.11	65.07	16
Core deposits	81.23	74.75	71	78.88	68.08	79	81.04	70.67	85	78.12	63.09	88	78.34	62.13	90
Noncore funding	8.05	10.89	49	8.13	16.68	25	7.32	14.13	30	9.26	19.36	25	9.44	21.34	15
Time deposits of \$250K or more	0.02	1.81	3	0.07	2.56	4	0.04	2.11	4	0.04	2.94	6	0.03	2.89	5
Foreign deposits	8.01	0.35	95	7.88	0.41	95	7.26	0.36	95	8.89	0.43	95	8.30	0.47	94
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0.56	1.97	37
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.47	0.52	11	-0.37	0.52	12	-0.20	0.54	14	-0.41	0.48	15	0.34	0.54	42
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.02	0.99	33	0.18	2.06	21	0.02	1.24	23	0.03	3.01	9	0.55	3.67	21
Earning assets that reprice within 1 year	39.34	38.93	48	46.56	39.71	71	44.79	39.38	62	45.79	39.29	72	45.76	40.29	71
Interest-bearing liabilities that reprice within 1 year	5.18	7.04	46	5.56	9.42	27	5.01	8.20	37	6.48	10.19	24	6.07	10.01	31
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	34.16	30.25	54	41	28.34	85	39.78	29.11	74	39.31	26.63	84	39.69	27.38	78
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.11	-1.82	34	-10.58	6.94	9	-9.15	3.20	13	-2.68	14.45	8	-0.57	16.62	8
Net short-term noncore funding dependence	-16.41	-8.21	20	-20.28	-2.29	9	-17.58	-4.76	15	-13.63	3.38	11	-10.23	4.66	12
Short-term investment / Short-term noncore funding	3,385.54	284.81	98	2,692.13	138.95	99	2,412.07	184.19	98	4,179.87	77.77	99	839.64	66.46	98
Liquid assets - short-term noncore funding / Nonliquid assets	165.43	34.02	97	101.93	23.27	93	112.33	28.18	93	85.04	16.97	93	77.85	16.04	92
Net loans and leases / Total deposits	34.53	74.66	3	48.39	82.84	4	43.63	79.43	3	52.88	90.31	4	56.77	90.08	5
Net loans and leases / Core deposits	37.94	81.17	2	53.27	93.70	2	47.57	88.34	2	58.93	103.93	3	62.81	105	4
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.94	0.84	61	10.09	1.82	96	8.12	1.57	97	4.35	0.72	97	-5.72	-0.82	3
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.86	1.94	28	9.63	4.82	87	8.68	4.31	86	1.93	1.36	69	-1.38	-1.98	69
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	71.44	13.42	96	41.01	12.14	87	34.72	11.38	85	49.59	12.67	92	66.47	16.19	98
Available-for-sale securities	28.43	84.66	3	58.85	85.75	12	64.69	87.23	13	50.20	85.40	7	33.43	81.88	1
U.S. Treasury securities	7.42	5.52	72	14.46	5.43	84	9.35	4.72	81	24.69	6.15	88	20.34	6.99	83
US agency securities (excluding mortgage-backed securities)	0.75	4.50	38	1.77	3.23	53	1.34	4.01	46	2.21	3.49	54	7.40	4.02	78
Municipal securities	6.27	8.87	55	6.87	9.39	53	7.61	9.83	55	6.40	7.75	56	6.76	9.16	52
Mortgage-backed securities	84.96	66.59	75	76.68	67.27	60	81.06	66.64	69	66.45	67.43	47	65.37	65.45	44
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.46	3.17	40	0.07	2.93	30	0.05	3.01	28	0.03	2.94	27	0.02	2.79	25
Mutual funds and equity securities	0.13	0.32	51	0.14	0.37	54	0.59	0.35	74	0.21	0.40	55	0.10	0.42	44
Debt securities 1 year or less	0.15	8.69	2	2.43	11.75	14	0.19	10.55	3	7.92	11.86	51	11.35	11.91	61
Debt securities 1 to 5 years	7.52	17.05	34	35.23	18.03	79	8.06	17.03	38	30.78	17.94	76	40.07	19.18	83
Debt securities over 5 years	92.20	72.17	87	62.19	66.01	38	91.16	69.86	81	61.09	66.02	37	48.48	64.73	31
Pledged securities	5.36	33.87	12	14.92	37.40	23	9.68	35.67	19	11.44	30.57	23	15.42	33.30	25
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	61.48	51.37	62	36.38	146.89	25	107.30	183.32	45	44.49	26.69	70	12.66	6.77	61
Investment securities	167.83	33.34	96	37.22	14.17	82	71.17	23.62	89	19.81	11.75	75	-2.05	9.42	26
Core deposits	95.65	16.88	97	33.69	25.99	78	68.65	26.88	93	24.83	11.23	85	9.17	7.29	66
Noncore funding	88	-23.76	99	36.72	-2.41	90	28.47	-12.18	91	22.79	6.59	79	22.90	10.67	74

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	33,173,835	25,193,334	28,975,133	21,874,057	16,734,357
Commit: Secured commercial real estate loans	141,828	188,671	127,915	73,004	119,996
Commit: Unsecured real estate loans	0	0	66	0	0
Credit card lines (reported semiannually, June/Dec)	1,725,622	1,410,952	1,554,934	1,271,266	962,222
Securities underwriting	0	0	0	0	0
Standby letters of credit	3,127,692	2,909,304	2,986,772	2,757,095	2,225,449
Commercial and similar letters of credit	73,438	2,966	4,172	6,284	11,298
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	124,422	109,557	156,684	70,762	104,640
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	124,422	109,557	156,684	70,762	104,640
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	15,460,061	882,649	1,094,291	6,294,684	1,232,688
Futures and forward foreign exchange	22,630,981	13,482,963	16,517,700	9,303,393	5,675,850
Written options contracts (foreign exchange)	234,916	174,060	104,019	159,694	94,314
Purchased options contracts (foreign exchange)	233,638	174,060	104,019	159,694	94,314
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	305,035	249,399	253,153	225,893	223,532
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	20.30	22.45	49	29.29	21.74	78	24.97	22.01	68	30.64	23.52	76	29.35	24.05	70
Standby letters of credit	1.91	0.67	90	3.38	0.72	94	2.57	0.71	92	3.86	0.84	92	3.90	0.92	93
Commercial and similar letters of credit	0.04	0.02	83	0	0.02	51	0	0.02	51	0.01	0.02	59	0.02	0.02	64
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.08	0.25	59	0.13	0.39	61	0.14	0.35	62	0.10	0.42	62	0.18	0.52	68
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.08	0.18	75	0.13	0.22	75	0.14	0.25	73	0.10	0.30	73	0.18	0.52	76
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	23.78	49.75	58	17.40	51.68	43	15.57	48.62	40	22.61	68.47	54	12.84	65.81	39
Interest rate contracts	9.46	35.96	33	1.03	36.85	6	0.94	34.36	5	8.82	47.31	26	2.16	43.84	12
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	0	1.82	9	0	2.30	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	9.46	20.67	40	1.03	22.27	11	0.94	20.83	10	8.82	28.86	30	2.16	26.74	17
Foreign exchange contracts	14.14	6.16	89	16.08	5.77	90	14.41	6.01	89	13.48	10.12	88	10.28	10.92	89
Futures and forward foreign exchange contracts	13.85	3.93	90	15.68	3.58	91	14.23	3.47	90	13.03	5.23	90	9.95	5.22	89
Written options contracts (foreign exchange)	0.14	0.04	88	0.20	0.03	89	0.09	0.03	83	0.22	0.05	88	0.17	0.14	86
Purchased options contracts (foreign exchange)	0.14	0.04	88	0.20	0.03	89	0.09	0.04	83	0.22	0.08	88	0.17	0.13	86
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0.19	0.86	74	0.29	1.80	73	0.22	1.86	72	0.32	3.32	73	0.39	4.08	73
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0.19	0.19	84	0.29	0.38	83	0.22	0.37	83	0.32	0.94	81	0.39	1.29	83
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	69.04	42.93	81	71.80	41.55	82	77.78	42.82	82	73.14	45.53	80	65.32	44.93	78

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	38,864,631	14,963,131	18,073,182	16,143,358	7,320,698
Interest rate contracts	15,460,061	882,649	1,094,291	6,294,684	1,232,688
Foreign exchange contracts	23,099,535	13,831,083	16,725,738	9,622,781	5,864,478
Equity, commodity, and other contracts	305,035	249,399	253,153	225,893	223,532
Derivatives Position					
Futures and forwards	22,630,981	13,482,963	16,517,700	9,303,393	5,675,850
Written options	234,916	174,060	104,019	159,694	94,314
Exchange-traded	0	0	0	0	0
Over-the-counter	234,916	174,060	104,019	159,694	94,314
Purchased options	538,673	423,459	357,172	385,587	317,846
Exchange-traded	0	0	0	0	0
Over-the-counter	538,673	423,459	357,172	385,587	317,846
Swaps	15,460,061	882,649	1,094,291	6,294,684	1,232,688
Held for trading	24,970,141	14,394,476	17,164,889	15,615,576	6,659,463
Interest rate contracts	2,660,061	882,649	1,094,291	6,294,684	1,232,688
Foreign exchange contracts	22,310,080	13,511,827	16,070,598	9,320,892	5,426,775
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	13,894,490	568,655	908,293	527,782	661,235
Interest rate contracts	12,800,000	0	0	0	0
Foreign exchange contracts	789,455	319,256	655,140	301,889	437,703
Equity, commodity, and other contracts	305,035	249,399	253,153	225,893	223,532
Derivative contracts (excluding futures and FX 14 days or less)	38,449,102	15,938,822	20,014,953	16,711,968	7,247,647
One year or less	20,409,081	13,516,285	17,130,995	9,578,193	4,438,322
Over 1 year to 5 years	15,527,640	1,721,811	1,955,159	5,985,715	2,349,820
Over 5 years	2,512,381	700,726	928,799	1,148,060	459,505
Gross negative fair value (absolute value)	217,693	180,364	236,778	137,760	97,763
Gross positive fair value	524,386	440,430	488,269	332,814	258,139
Held for trading	232,078	269,348	284,526	167,341	104,134
Non-traded	292,308	171,082	203,743	165,473	154,005
Current credit exposure on risk-based capital derivative contracts	142,231	269,348	284,831	167,341	108,901
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	39.78	94.09	3	5.90	95.13	1	6.05	94.10	2	38.99	93.44	4	16.84	92.91	3
Foreign exchange contracts	59.44	3.27	96	92.43	2.75	97	92.54	3.49	97	59.61	3.20	95	80.11	3.39	97
Equity, commodity, and other contracts	0.78	1.17	76	1.67	1.12	76	1.40	1.17	77	1.40	1.64	74	3.05	1.93	76
Futures and forwards															
Written options	58.23	12.57	92	90.11	12.99	96	91.39	14.05	96	57.63	13.49	91	77.53	12.78	95
Exchange-traded	0.60	7.49	20	1.16	8.37	24	0.58	8.18	18	0.99	5.91	25	1.29	6.60	31
Over-the-counter	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	0.60	7.20	20	1.16	7.94	26	0.58	7.73	19	0.99	5.10	26	1.29	5.49	35
Exchange-traded	1.39	3.44	56	2.83	3.38	66	1.98	3.42	59	2.39	4.42	59	4.34	4.19	62
Over-the-counter	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	1.39	3.04	57	2.83	2.87	69	1.98	2.86	63	2.39	3.35	62	4.34	3.20	67
Held for trading															
Interest rate contracts	39.78	71.23	17	5.90	69.92	9	6.05	68.76	10	38.99	69.75	17	16.84	70.34	11
Foreign exchange contracts	64.25	40.60	54	96.20	43.50	83	94.97	43.53	82	96.73	44.16	83	90.97	46.31	73
Equity, commodity, and other contracts	6.84	34.42	44	5.90	37.56	39	6.05	36.62	41	38.99	37.24	48	16.84	38.40	42
Non-traded															
Interest rate contracts	57.40	1.57	96	90.30	1.40	97	88.92	1.60	97	57.74	1.60	96	74.13	1.85	97
Foreign exchange contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	35.75	59.40	45	3.80	56.50	16	5.03	56.47	17	3.27	55.84	16	9.03	53.69	26
Over 1 year to 5 years	32.93	56.19	46	0	54.31	3	0	53.82	3	0	52.22	2	0	50.60	2
Over 5 years	2.03	0.38	91	2.13	0.28	90	3.62	0.46	91	1.87	0.34	90	5.98	0.57	93
Gross negative fair value (absolute value)	0.78	0.13	89	1.67	0.10	93	1.40	0.10	92	1.40	0.13	91	3.05	0.16	94
Gross positive fair value	98.93	91.87	64	106.52	89.91	91	110.74	91.48	90	103.52	93.86	87	99	94.47	63
One year or less	52.51	28.05	77	90.33	30.94	90	94.79	32.05	90	59.33	32.17	74	60.63	32.51	76
Over 1 year to 5 years	39.95	26.03	67	11.51	27.26	28	10.82	27.06	24	37.08	30.45	60	32.10	31.16	52
Over 5 years	6.46	30.08	21	4.68	28.48	18	5.14	29.56	17	7.11	28.09	21	6.28	28.71	23
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.56	1.25	32	1.21	1.76	51	1.31	1.55	53	0.85	0.83	53	1.34	0.72	93
Gross positive fair value (X)	1.35	1.68	37	2.94	2.69	56	2.70	2.23	64	2.06	1.19	84	3.53	0.85	97
Held for trading (X)															
Non-traded (X)	0.02	0.05	50	0.03	0.07	40	0.03	0.07	50	0.02	0.06	62	0.02	0.06	55
Current credit exposure (X)	0.04	0.07	58	0.07	0.11	44	0.06	0.09	54	0.05	0.07	69	0.05	0.06	77
Credit losses on derivative contracts	0.02	0.05	54	0.04	0.08	48	0.04	0.07	50	0.03	0.06	61	0.02	0.05	69
Past Due Derivative Instruments Fair Value															
30-89 days past due	0.02	0.01	79	0.03	0.02	68	0.03	0.02	77	0.03	0.01	84	0.03	0.01	92
90+ days past due	0.01	0.05	33	0.04	0.08	40	0.04	0.06	46	0.03	0.05	50	0.02	0.04	65
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.18	0.63	34	0.54	1.03	44	0.44	0.85	45	0.36	0.73	54	0.28	0.53	72

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	447,765	304,924	304,924	280,903	255,024
Gross losses	109,533	51,951	102,905	92,602	67,917
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,937	11,828	29,018	21,037	11,443
Net losses	101,596	40,123	73,887	71,565	56,474
Provision for loan and lease losses	49,439	300,800	189,226	94,183	84,291
Adjustments	238	24,227	27,502	1,403	-1,938
Ending balance	395,846	589,828	447,765	304,924	280,903
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.07	-0.14	89	0.80	0.85	53	0.22	0.51	16	0.15	0.15	61	0.15	0.14	64
Provision for loan and lease losses / Average loans and leases	0.21	-0.25	93	1.71	1.37	71	0.51	0.82	27	0.31	0.24	70	0.33	0.24	77
Provision for loan and lease losses / Net loan and lease losses	48.66	77.32	72	749.69	792.43	65	256.10	487.86	34	131.60	130.58	64	149.26	134.68	68
Allowance for loan and lease losses / Total loans and leases not held for sale	0.78	1.39	12	1.61	1.51	66	0.99	1.58	14	0.92	0.83	60	0.99	0.90	65
Allowance for loan and lease losses / Total loans and leases	0.78	1.37	13	1.61	1.48	67	0.99	1.55	16	0.92	0.81	61	0.99	0.89	67
Allowance for loan and lease losses / Net loans and leases losses (X)	1.95	15.27	1	7.35	11.83	49	6.06	11.58	43	4.26	8.03	47	4.97	7.54	53
Allowance for loan and lease losses / Nonaccrual assets	501.35	318.67	81	625.31	321.01	87	429.54	299.17	78	297	218.72	78	298.38	214.03	76
ALLL / 90+ days past due + nonaccrual loans and leases	485.68	260.68	85	624.80	244.42	92	429.54	244.34	85	295.95	151.73	86	292.28	160.51	85
Gross loan and lease losses / Average loans and leases	0.46	0.22	83	0.30	0.35	57	0.28	0.34	52	0.31	0.28	66	0.27	0.30	58
Recoveries / Average loans and leases	0.03	0.08	29	0.07	0.07	60	0.08	0.07	66	0.07	0.08	54	0.04	0.09	31
Net losses / Average loans and leases	0.42	0.13	94	0.23	0.28	56	0.20	0.27	48	0.24	0.21	65	0.22	0.22	65
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	7.71	16.12	25	12.77	15.46	46	31.34	33.98	54	30.97	36.22	52	17.17	41.30	11
Earnings coverage of net loan and lease losses (X)	15.75	4.52	55	20.42	21.56	67	26.14	22.91	68	23.82	24.40	65	25.63	21.75	70

Net Loan and Lease Losses By Type

Real estate loans	0	0.03	42	0.03	0.03	59	0.01	0.04	37	0.02	0.01	68	0	0.02	40
Real estate loans secured by 1-4 family	0	-0.01	62	0.03	0.01	74	0.01	0.01	64	0.03	0.01	76	0	0.01	35
Revolving	0	-0.05	62	0.98	0.01	97	0.99	0.01	96	1.72	0.02	96	0	0.03	37
Closed-end	0	-0.01	62	0.01	0.01	64	0	0	57	0	0	56	0	0.01	44
Commercial real estate loans	0	0.05	38	0	0.03	32	0	0.07	17	0	0.01	38	0	0.01	47
Construction and land development	0	0	64	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	-0.01	63	0	0	60	0	0	57	0	-0.01	61	0	-0.02	68
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	35	0	0.05	26	0	0.11	14	0	0.02	38	0	0.02	35
Owner-occupied	0	0.01	46	0	0.02	36	0	0.02	26	0	0.01	45	0	0.01	34
Other	0	0.06	37	0	0.03	38	0	0.08	24	0	0.01	40	0	0.01	44
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.27	0.20	64	0.53	0.46	69	0.50	0.47	61	0.61	0.37	79	0.49	0.31	73
Loans to individuals	1.12	0.78	71	1.04	1.41	49	0.27	1.13	17		1.17			1.16	
Credit card loans	-1,800	2.18	1	0	3.43	10	-15	2.92	2	3.58	3.11	59	-5.16	2.92	4
Agricultural loans		0.03		0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	0.53	0.08	93	0	0.13	40	0	0.15	10	0.01	0.15	37	0.01	0.14	42

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	15,724	18,998	51,882	77,771	138,032
90+ days past due loans and leases	2,548	76	0	365	1,964
Nonaccrual loans and leases	78,956	94,326	104,244	102,668	94,143
Total past due and nonaccrual loans and leases	97,228	113,400	156,126	180,804	234,139
Restructured 30-89 days past due	0	0	0	3,870	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	57,579	30,747	56,529	76,991	52,056
Total restructured loans and leases	57,579	30,747	56,529	80,861	52,056
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,756	15,184	2,886	28,120	31,639
Other real estate owned	1,179	0	1,179	0	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.03	0.27	7	0.05	0.36	7	0.11	0.39	13	0.23	0.43	27	0.49	0.44	63
90+ days past due loans and leases	0.01	0.10	31	0	0.13	18	0	0.12	9	0	0.15	18	0.01	0.17	23
Nonaccrual loans and leases	0.16	0.58	11	0.26	0.61	14	0.23	0.66	10	0.31	0.51	30	0.33	0.54	25
90+ days past due and nonaccrual loans and leases	0.16	0.73	6	0.26	0.80	7	0.23	0.85	7	0.31	0.71	17	0.34	0.75	16
30-89 days past due restructured	0	0.01	19	0	0.01	16	0	0.01	16	0.01	0.01	64	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.11	0.12	54	0.08	0.13	47	0.13	0.13	57	0.23	0.14	74	0.18	0.16	62
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.03	0.27	7	0.05	0.37	7	0.11	0.40	13	0.23	0.43	27	0.49	0.44	63
90+ days past due assets	0.01	0.10	29	0	0.13	16	0	0.12	8	0	0.15	15	0.01	0.18	21
Nonaccrual assets	0.16	0.59	11	0.26	0.62	14	0.23	0.67	10	0.31	0.53	30	0.33	0.57	25
30+ days past due and nonaccrual assets	0.19	1.04	4	0.31	1.21	5	0.35	1.29	4	0.55	1.19	13	0.83	1.26	31
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.05	0.43	2	0.11	0.49	7	0.09	0.52	6	0.14	0.44	14	0.17	0.48	12
90+ days past due and nonaccrual assets + other real estate owned	0.05	0.46	2	0.11	0.52	7	0.09	0.55	5	0.14	0.48	12	0.17	0.52	11
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.05	0.52	2	0.13	0.56	7	0.09	0.60	4	0.19	0.53	15	0.22	0.60	13
Allowance for loan and lease losses	20.69	67.93	8	18.57	65.48	8	24.19	66.66	10	44.16	115.41	11	44.78	118.28	12
Equity capital + allowance for loan and lease losses	0.68	4.43	3	1.38	4.83	10	1.25	4.97	8	1.99	4.28	21	2.33	4.79	22
Tier 1 capital + allowance for loan and lease losses	0.68	5.28	2	1.49	5.98	7	1.33	6.05	5	2.05	5.65	17	2.28	6.16	14
Loans and leases + other real estate owned	0.16	0.88	4	0.30	0.92	9	0.24	0.97	6	0.41	0.85	17	0.44	0.96	18

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0	0.24	2	0.01	0.39	5	0.17	0.39	26	0.15	0.38	20	0.15	0.42	17
90+ days past due	0.04	0.12	59	0	0.15	13	0	0.16	14	0.01	0.16	37	0.04	0.22	48
Nonaccrual	0.09	0.65	8	0.17	0.63	13	0.14	0.76	10	0.13	0.46	13	0.11	0.57	10
Commercial and industrial															
30–89 days past due	0.11	0.17	44	0.13	0.23	39	0.11	0.23	38	0.55	0.31	79	0.67	0.30	85
90+ days past due	0	0.02	51	0	0.03	35	0	0.03	16	0	0.05	14	0	0.05	35
Nonaccrual	0.48	0.64	49	0.60	0.75	46	0.66	0.75	50	0.85	0.83	59	0.79	0.76	58
Individuals															
30–89 days past due	0	0.55	4	0	0.58	5	0	0.83	4	0	0.83	5	0	0.84	5
90+ days past due	0	0.07	18	0	0.13	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual	0	0.18	11	0	0.22	9	0	0.28	9	0	0.17	11	0	0.23	8
Depository institution loans															
30–89 days past due	0	0	45	0	0.03	45		0		0	0	47	0	0	47
90+ days past due	0	0	48	0	0	49		0		0	0	49	0	0	47
Nonaccrual	0	0	48	0	0	48		0		0	0	48	0	0	48
Agricultural															
30–89 days past due		0.16		0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
90+ days past due		0		0	0.03	40	0	0	44	0	0	42	0	0	43
Nonaccrual		0.69		0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.11	37	0	0.14	26	0.11	0.18	58	0.05	0.20	44	0.42	0.17	81
90+ days past due	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.01	0.13	47	0	0.15	36	0	0.15	38	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0	0.35	1	0.02	0.60	3	0.21	0.65	18	0.20	0.67	11	0.21	0.71	14
	90+ days past due	0.05	0.27	57	0	0.29	15	0	0.33	16	0.01	0.31	38	0.06	0.46	44
	Nonaccrual	0.11	0.82	8	0.19	0.84	11	0.16	0.89	12	0.17	0.73	13	0.15	0.86	10
Revolving	30-89 days past due	0	0.29	6	0	0.40	6	4.95	0.48	97	0	0.45	5	0	0.50	5
	90+ days past due	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0	1.05	5	2.38	1.27	84	1.68	1.13	77	4.59	1	93	1.14	1.17	73
Closed-end	30-89 days past due	0	0.36	1	0.02	0.61	3	0.16	0.65	9	0.20	0.70	12	0.21	0.75	15
	90+ days past due	0.05	0.29	57	0	0.33	16	0	0.38	17	0.01	0.35	42	0.06	0.53	47
	Nonaccrual	0.11	0.77	10	0.13	0.81	8	0.14	0.87	12	0.09	0.70	9	0.12	0.84	9
Junior lien	30-89 days past due	0	0.01	11	0	0.02	10	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due	0	0	36	0	0	31	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	5	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	6
Commercial real estate	30-89 days past due	0	0.14	6	0	0.23	4	0	0.26	4	0	0.18	4	0	0.17	5
	90+ days past due	0	0.01	25	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0	0.52	1	0.34	0.43	48	0.35	0.62	39	0	0.23	5	0	0.28	4
Construction and development	30-89 days past due	0	0.12	18	0	0.24	15	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0	0.19	12
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0	0.14	7	0	0.20	6	0	0.23	6	0	0.14	5	0	0.17	6
	90+ days past due	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0	0.66	1	0.60	0.55	60	0.51	0.80	45	0	0.28	5	0	0.30	5
Owner Occupied	30-89 days past due	0	0.04	10	0	0.07	8	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0	0.25	4	0.60	0.24	88	0.51	0.27	81	0	0.16	7	0	0.17	6
Other	30-89 days past due	0	0.09	12	0	0.11	9	0	0.14	11	0	0.07	9	0	0.07	8
	90+ days past due	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0	0.40	4	0	0.24	6	0	0.44	5	0	0.10	9	0	0.13	7
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0.03	0.23	52	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30-89 days past due	0	0.63	7	0	0.90	8	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,755,158	1,522,779	1,585,296	1,470,123	1,378,491
Retained earnings	6,762,288	4,943,838	5,743,769	4,575,601	3,791,838
Accumulated other comprehensive income (AOCI)	141,768	614,735	622,517	84,445	-54,120
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	9,659,214	7,081,352	7,951,582	6,130,169	5,116,209
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	196,570	182,547	202,165	187,240	0
Accumulated other comprehensive income-related adjustments	129,128	622,078	611,411	85,185	-51,061
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	9,333,516	6,276,727	7,138,006	5,857,744	5,167,270
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	9,333,516	6,276,727	7,138,006	5,857,744	5,167,270
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,064,414	340,138	340,138	340,138	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	300,646	148,940	213,791	59,560	64,206
Additional tier 1 capital before deductions	2,365,060	489,078	553,929	399,698	64,206
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	2,365,060	489,078	553,929	399,698	64,206
Tier 1 Capital	11,698,576	6,765,805	7,691,935	6,257,442	5,231,476
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	450,995	573,787	483,494	372,580	336,086
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	450,995	573,787	483,494	372,580	336,086
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	450,995	573,787	483,494	372,580	336,086
Exited advanced approach tier 2 capital					
Total capital	12,149,571	7,339,592	8,175,429	6,630,022	5,567,562
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	150,834,541	78,090,951	103,417,060	69,265,893	57,714,791
Less: Deductions from common equity tier 1 capital	196,570	182,547	202,165	187,240	0
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	150,637,971	77,908,404	103,214,895	69,078,653	57,714,791
Total risk-weighted assets	78,230,472	49,682,026	64,680,666	46,577,485	38,527,853
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.93	12.66	43	12.63	11.98	71	11.04	12.35	32	12.58	12.11	66	13.41	12.09	78
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.95	13.44	75	13.62	12.72	74	11.89	13.08	31	13.43	12.78	69	13.58	12.85	73
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.53	15.42	61	14.77	14.77	60	12.64	15.23	10	14.23	14.36	58	14.45	14.45	63
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.77	9.11	15	8.68	9.03	42	7.45	9.13	7	9.06	9.76	34	9.06	9.71	31
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	11	0	0.39	13	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		3.14			3.04			2.84			7.32			4.86	
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.54	3	0	11.35	3	0	11.03	3	0	11.51	3	0	10.22	5
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		263,273			0			193,480			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.16	0.47	86	0	0.73	37	0.17	0.75	84	0	1.39	34	0	1.79	34

BHC Name _____ City/State _____

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	5,886,972	3,982,370	5,601,311	3,790,958	2,781,565
Real estate loans	18,223	20,469	20,320	18,907	6,932
Commercial and industrial loans	1,744,686	1,542,452	1,677,857	1,573,612	1,675,706
Loans to depository institutions and other banks acceptances	328	6,033	0	36,130	35,201
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	1	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	4,123,735	2,413,416	3,903,133	2,162,309	1,063,726
Lease financing receivables	0	0	0	0	0
Debt securities	15,496	22,525	24,492	9,039	5,811
Interest-bearing bank balances	2,957,861	1,122,748	1,646,458	823,852	675,932
Total selected foreign assets	8,860,329	5,127,643	7,272,261	4,623,849	3,463,308
Total foreign deposits	13,085,918	6,779,460	8,425,853	6,348,604	4,735,285
Interest-bearing deposits	8,427,346	4,714,128	5,761,267	4,593,848	3,436,435
Non-interest-bearing deposits	4,658,572	2,065,332	2,664,586	1,754,756	1,298,850

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	3.14	0.64	88	3.26	0.93	84	3.11	0.87	82	3.58	1.25	80	3.24	1.17	79
Cost: Interest-bearing deposits	0.04	0.12	48	0.24	0.59	25	0.14	0.42	21	0.68	1.19	26	0.05	0.97	9

Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct												
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans	0.02	1.03	14	0.41	0.59	61	0.10	0.64	27	0.15	0.29	45	0.45	1.53	52
Foreign governments and institutions		0			0			0			0			0	

Growth Rates

	BHC	Peer # 1	Pct												
Net loans and leases	47.83	-1.19	90	35.27	10.27	82	47.75	-2.40	91	36.29	22.48	82	24.37	7.24	73
Total selected assets	72.80	3.19	92	34.86	5.10	83	57.28	2.04	91	33.51	12.40	82	25.24	3.24	79
Deposits	93.02	9.07	93	39.07	10.22	83	32.72	3.46	83	34.07	10.36	83	42.42	5	83

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	50,000	50,000	733,000	140,000	-100.00	
Dividends	0	50,000	50,000	733,000	140,000	-100.00	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	32,743	14,162	32,390	27,265	21,659	131.20	300.53
Dividends	0	0	0	0	0		
Interest	97	884	1,414	1,683	0	-89.03	321.74
Management and service fees	32,646	13,278	30,976	25,582	21,659	145.87	300.47
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	32,743	64,162	82,390	760,265	161,659	-48.97	300.53
Securities gains (losses)	0	31,509	58,507	57,335	19,729	-100.00	-100.00
Other operating income	374,262	4,219	272,208	121,995	93,224	8770.87	4110.87
Total operating income	407,005	99,890	413,105	939,595	274,612	307.45	1597.62
Operating Expenses							
Personnel expenses	26,956	16,231	35,804	31,199	26,048	66.08	156.48
Interest expense	19,729	7,463	21,795	31,543	32,036	164.36	24.24
Other expenses	69,748	31,241	85,058	63,514	44,926	123.26	326.67
Provision for loan and lease losses	570	121	-230	121	0		
Total operating expenses	117,003	55,056	142,427	126,377	103,010	112.52	174.23
Income (loss) before taxes	407,211	46,335	357,005	816,086	169,515	778.84	
Applicable income taxes (credit)	172,901	17,344	145,790	40,219	14,383	896.89	
Extraordinary items							
Income before undistributed income of subsidiaries	234,310	28,991	211,215	775,867	155,132	708.22	
Equity in undistributed income of subsidiaries	817,348	340,160	997,153	360,989	818,708	140.28	335.14
Bank subsidiaries	586,950	272,990	776,243	303,618	793,641	115.01	221.84
Nonbank subsidiaries	230,398	67,170	220,910	57,371	25,067	243.01	4121.29
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,051,658	369,151	1,208,368	1,136,856	973,840	184.89	510.94
Memoranda							
Bank net income	586,950	322,990	826,243	1,036,618	933,641	81.72	221.84
Nonbank net income	230,398	67,170	220,910	57,371	25,067	243.01	4121.29
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	10,430,597	74.71	5,827,083	69.21	7,070,896	74.95	5,037,941	4,557,287	79.00	210.47
Common and preferred stock	10,428,065	74.69	5,821,224	69.14	7,068,964	74.93	5,034,095	4,554,813	79.14	210.44
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	2,532	0.02	5,859	0.07	1,932	0.02	3,846	2,474	-56.78	379.55
Investment in nonbank subsidiaries	1,006,211	7.21	522,081	6.20	667,485	7.08	447,859	117,303	92.73	787.02
Common and preferred stock	994,337	7.12	506,346	6.01	666,997	7.07	432,073	116,968	96.38	795.86
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	11,492	0.08	15,042	0.18	395	0	15,246	0	-23.60	375.27
Other receivables	382	0	693	0.01	93	0	540	335	-44.88	1369.23
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	325	0	0	0	287	0	0	0		
Securities	206,300	1.48	75,160	0.89	323,064	3.42	149,451	222,715	174.48	868.41
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	1,621,075	11.61	1,397,011	16.59	670,738	7.11	800,926	553,049	16.04	266.59
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	115,904	0.83	117,980	1.40	126,136	1.34	94,667	20,281	-1.76	991.68
Intangible assets	7,393	0.05	-13,089	-0.16	9,173	0.10	-13,089	0		
Other assets	574,383	4.11	492,936	5.85	566,156	6	525,015	469,352	16.52	32.94
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	13,962,188	100.00	8,419,162	100.00	9,433,935	100.00	7,042,770	5,939,987	65.84	218.83
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	406	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	87,594	0		
Subordinated notes and debentures	1,834,213	13.14	843,220	10.02	843,628	8.94	347,987	696,465	117.52	164.25
Other liabilities	450,656	3.23	250,764	2.98	365,122	3.87	133,165	110,290	79.71	316.40
Balance due to subsidiaries and related institutions	10,556	0.08	5,805	0.07	5,485	0.06	3,311	17,023	81.84	-85.20
Total liabilities	2,295,425	16.44	1,099,789	13.06	1,214,235	12.87	572,463	823,778	108.72	162.74
Equity Capital	11,666,763	83.56	7,319,373	86.94	8,219,700	87.13	6,470,307	5,116,209	59.40	232.81
Perpetual preferred stock (income surplus)	2,064,414	14.79	340,138	4.04	340,138	3.61	340,138	0	506.93	
Common stock	55	0	52	0	52	0	52	53	5.77	5.77
Common surplus	2,755,104	19.73	1,522,728	18.09	1,585,244	16.80	1,470,070	1,378,438	80.93	127.73
Retained earnings	6,705,423	48.03	4,841,720	57.51	5,671,749	60.12	4,575,601	3,791,838	38.49	209.61
Accumulated other comprehensive income	141,767	1.02	614,735	7.30	622,517	6.60	84,446	-54,120	-76.94	9.12
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	13,962,188	100.00	8,419,162	100.00	9,433,935	100.00	7,042,770	5,939,987	65.84	218.83
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	21.36	12.64	92	10.48	4.33	85	16.29	7.29	95	19.98	9.68	96	20.58	10.40	98
Bank net income / Average equity investment in banks.....	13.41	12.37	61	11.76	4.55	87	13.94	7.45	89	21.47	10.51	94	22.72	11.19	96
Nonbank net income / Average equity investment in nonbanks.....	57.99	13.40	93	29.34	7.01	88	42.31	9.75	92	15.85	7.89	74	24.94	7.10	92
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	55.81	96.24	12	87.50	91.35	21	68.38	88.16	15	91.18	82.22	27	95.87	82.56	26
Nonbank net income / Parent net income.....	21.91	3.10	94	18.20	6.35	84	18.28	3.59	89	5.05	5.93	72	2.57	3.78	71
Subsidiary holding companies' net income / Parent net income.....		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital.....	19.67	16.87	72	15.03	20.37	57	14.77	20.06	55	8.85	20.43	38	16.10	20.88	59
Total debt / Equity capital.....	15.72	11.60	75	11.52	14.50	60	10.26	14.41	55	6.74	14.31	50	13.61	14.69	65
Total debt + notes payable to subs that issued TPS / Equity capital.....	15.72	13.82	69	11.52	16.78	52	10.26	16.67	44	6.74	16.36	34	13.61	17.10	57
Total debt + Loans guaranteed for affiliate / Equity capital.....	15.72	11.69	75	11.52	14.81	60	10.26	14.68	55	6.74	14.56	50	13.61	15.14	63
Total debt / Equity capital – excess over fair value.....	15.72	11.71	74	11.52	14.64	60	10.26	14.52	55	6.74	14.51	50	13.61	14.81	65
Long-term debt / Equity capital.....	15.72	11.05	75	11.52	13.39	60	10.26	13.56	55	6.73	13.04	53	13.61	13.37	68
Short-term debt / Equity capital.....	0	0.48	41	0	0.98	37	0	0.77	38	0.01	1.02	73	0	1.14	37
Current portion of long-term debt / Equity capital.....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	100	39.10	96	100	29.33	98	100	34.67	98	76.96	28.44	91	100	28.63	98
Double Leverage															
Equity investment in subs / Equity capital.....	97.91	103.07	20	86.45	103.11	2	94.11	102.81	10	84.48	103.22	2	91.31	103.10	7
Total investment in subs / Equity capital.....	98.03	108.26	13	86.74	110.49	0	94.14	110.16	4	84.78	111.07	0	91.37	112.48	3
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.12	0.25	25	-1.34	0.67	6	-0.40	0.47	17	-0.88	0.36	7	-0.46	0.35	12
Equity investment in subs – equity cap / Net income-div (X).....		0.83			3.93			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	177.90	138.64	75	137.97	143.95	57	172.50	136.59	73	717.28	177.68	97	258.63	162.34	87
Cash from ops + noncash items + op expense / Op expense + dividend.....	22.60	130.64	11	235.41	154.33	77	140.91	147.24	57	711.51	190.27	97	309.12	174.91	89
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	808.49	103.17	98	1,052.86	148.07	98	23.40	134.08	5	152.60	116.34	77	198.93	103.19	93
Pretax operating income + interest expense / Interest expense.....	2,164.02	1,479.01	75	720.86	2,733.67	40	1,738.01	2,016.32	70	2,687.22	1,968.54	78	629.14	2,898.75	35
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	2,164.02	1,667.11	77	720.86	1,374.36	41	1,738.01	1,539.23	78	2,687.22	1,632.83	80	629.14	1,369.37	34
Dividends + interest from subsidiaries / Interest expense + dividends.....	0.26	153.06	4	329.86	169.52	85	132.02	150.43	49	2,329.15	210.80	98	437.01	188.90	94
Fees + other income from subsidiaries / Salary + other expenses.....	33.76	12.78	79	27.97	15.95	72	25.63	13.95	73	27.01	16.52	73	30.52	16.08	73
Net income / Current part of long-term debt + preferred dividends (X).....	58.47	41.77	82	46.36	27.95	87	70.46	35.64	85		57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	11.51	3.64	87	16.06	3.69	91	8.90	3.85	82	11.73	2.64	88	10.53	2.61	89
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....	0	0.21	47		0.05		0	0.10	46		0.04			0.24	
Nonaccrual.....	0	0.96	44		0.97		0	1.03	40		0.54			6.54	
Total.....	0	1.17	41		1.02		0	1.13	37		0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.59	1.79	73	0.81	2.90	74	0.78	2.66	73	0.87	5.62	70	0.29	5.50	55
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0.03	0.07	87	0.04	0.07	84	0.03	0.08	85	0.05	0.19	80	0.03	0.21	78

BHC Name _____

City/State _____

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	7.68	78.46	5	27.47	73.92	18	8.12	81.10	4	0	57.84	1	0	57.26	2
Dividends declared / Net income.....	1.71	25.30	11	2.16	60.26	10	1.42	42.29	9	0	33.08	3	0	27.33	5
Net income – dividends / Average equity.....	21	9.64	94	10.26	1.15	93	16.06	4.14	96	19.98	6.46	96	20.58	7.33	99
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	0	139.49	9	627.90	166.94	94	291.55	132.17	87		178.13			157.73	
Dividends from nonbank subsidiaries.....	0	3.97	27	0	3.69	27	0	3.41	23		7.53			7.13	
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44		21.40			16.86	
Dividends from all subsidiaries.....	0	193.08	3	627.90	205.70	93	291.55	174.85	83		260.40			215.26	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	0	36.56	9	15.48	82.59	17	6.05	60.28	9	70.71	66.55	54	15	60.71	12
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries.....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	0	38.35	5	15.48	98.26	15	6.05	62.88	7	70.71	69.36	49	15	63.43	11
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....	0	54.17	18	0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0.04	2.35	67	1.32	7.62	66	0.64	7.38	65	2.93	20.25	60	0	18.56	24
Management and service fees from nonbank subsidiaries.....	14.17	0.63	95	19.77	1.87	90	14.02	0.86	94	44.59	1.92	95	86.40	2.96	95
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	14.21	76.16	36	21.08	78.35	38	14.66	79.84	29	47.52	150.41	28	86.40	99.33	49
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	0	67.82	10	50.06	66.84	29	12.10	69.76	20	78.01	67.32	35	50.98	65.18	29
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries.....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	0	81.78	4	50.06	81.90	20	12.10	82.20	13	78.01	78.80	27	50.98	74.20	23
Dividends from nonbank subsidiaries.....	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0.02	0.35	77	0.88	1.11	83	0.34	0.73	80	0.18	1.19	72	0	2.32	29
Management and service fees from nonbank subsidiaries.....	8.02	0.02	98	13.29	0.04	98	7.50	0.02	99	2.72	0.06	95	7.89	0.03	97
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	8.04	6.48	78	14.18	6.25	81	7.84	4.70	79	2.90	7.29	67	7.89	7.64	75
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13		0	83.37	12		87.87	
Loans and advances from subsidiaries / Total debt.....	0	28.31	13	0	33.86	11	0	27.08	12	0	28.33	11	0	26.53	12